



The American Home Equity Line of Credit

APPLICATION DISCLOSURES

Evidence of Intent to be a Joint Applicant *(Applies to ALL Applicants)*

If you are applying for a joint account, please read and sign the following statement:
We intend to apply for joint credit.

Applicant Date

Co-Applicant Date

Amount of line requested \$ _____

1 Tell us about yourself

Name _____

Address _____

City _____ State _____ Zip _____ Years _____ Months _____

Primary Phone# (_____) _____ Email _____

Date of Birth _____ SS# _____ # of Dependents _____

Previous Address *(If current is less than five years)* _____

City _____ State _____ Zip _____ Years _____ Months _____

Mortgage Holder _____ Current Value on Real Estate \$ _____

Monthly Payment *(Including Taxes, Ins.)* \$ _____ Balance Due on Mortgage \$ _____

Marital Status: Married Unmarried Separated

Employer _____ Telephone Number (_____) _____

Employer Address _____

Gross Monthly Income *\$ _____ Occupation _____ Years _____ Months _____

Previous Employer *(If less than five years)* _____ Years _____ Months _____

**Your income from alimony, child support, or separate maintenance need not be revealed if you choose not to have it considered in the basis for credit.*

Other Income *\$ _____ Frequency _____

Source _____ Years _____ Months _____

**Please provide a copy of your current paystub. If it does not show year-to-date information, provide the last TWO paystubs.*

2 Tell us about your joint applicant

Name _____ Email _____

Primary Phone # (_____) _____ Date of Birth _____ SSN# _____

Address (If different from applicant) _____ Years _____ Months _____

Previous Address (If less than five years) _____ Years _____ Months _____

Employer _____ Employer Phone # (_____) _____

Employer Address _____

Gross Monthly Income *\$ _____ Occupation _____ Years _____ Months _____

Previous Employer (If current less than five years) _____ Years _____ Months _____

**Your income from alimony, child support, or separate maintenance need not be revealed if you choose not to have it considered in the basis for credit.*

Other Income *\$ _____ Frequency _____

Source _____ Years _____ Months _____

**Please provide a copy of your current paystub. If it does not show year-to-date information, provide the last TWO paystubs.*

3 References

Checking Account # _____ Balance \$ _____

Savings Account # _____ Balance \$ _____

Credit References (Loans, Second Mortgage, Credit Cards) _____

Monthly Payments \$ _____ Outstanding Balance \$ _____

Comments & Additional Assets (Attach separate sheet if necessary) _____

If the undersigned have applied for an Equity line of credit, they acknowledge receipt of a copy of the disclosure statement and a copy of the book entitled "What you should know about Home Equity Lines of Credit" and further acknowledge that these disclosures do not constitute a commitment to lend on these or any terms.

The statements are submitted by the undersigned for the purpose of obtaining credit and I (We) affirm that to the best of our knowledge they are true and correct. I (We) authorize the Bank to make inquiries to verify the statements and to answer questions concerning our credit record. You agree that we may share information about you with other members of American Bank & Trust. I (We) agree that this application shall remain the property of the Bank whether or not credit is granted.

X _____ Date _____
Applicant

X _____ Date _____
Joint Applicant